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United States Bankruptcy Court Eastern District of Pennsylvania

In re: John A. Reese, III Debtor Case No. 18-10265-elf Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2 User: Randi Page 1 of 1 Date Rcvd: May 19, 2020 Form ID: pdf900 Total Noticed: 1

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 21, 2020.

db #+John A. Reese, III, 762 Whitetail Circle, King of Prussia, PA 19406-1529

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 21, 2020 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 19, 2020 at the address(es) listed below:

JEROME B. BLANK on behalf of Creditor LOANDEPOT.COM, LLC paeb@fedphe.com
JOSEPH L QUINN on behalf of Debtor John A. Reese, III CourtNotices@rqplaw.com
MARIO J. HANYON on behalf of Creditor LOANDEPOT.COM, LLC paeb@fedphe.com
REBECCA ANN SOLARZ on behalf of Creditor MidFirst Bank bkgroup@kmllawgroup.com
REBECCA ANN SOLARZ on behalf of Creditor Loandepot.Com, LLC bkgroup@kmllawgroup.com
THOMAS YOUNG.HAE SONG on behalf of Creditor Loandepot.Com, LLC paeb@fedphe.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 8

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IN THE UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF PENNSYLVANIA

John A. Reese III aka John Albert Reese, III

<u>Debtor</u>

MIDFIRST BANK

Movant

VS.

NO. 18-10265 ELF

CHAPTER 13

John A. Reese III aka John Albert Reese, III

Debtor

William C. Miller, Esquire

11 U.S.C. Section 362

Trustee

STIPULATION

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. The post-petition arrearage on the mortgage held by the Movant on the Debtor's residence is \$2,934.82, which breaks down as follows;

Post-Petition Payments: February 1, 2020 to May 1, 2020 at \$752.75/month

Suspense Balance: \$76.18 **Total Post-Petition Arrears** \$2,934.82

- 2. The Debtor(s) shall cure said arrearages in the following manner;
- a). On or before May 31, 2020, the Debtor shall make a down payment in the amount of \$1,200.00;
- b). Beginning on June 1, 2020 and continuing through November 1, 2020, until the arrearages are cured, Debtor(s) shall pay the present regular monthly payment of \$752.75 on the mortgage (or as adjusted pursuant to the terms of the mortgage) on or before the first (1st) day of each month (with late charges being assessed after the 15th of the month), plus an installment payment of \$289.14 from June 2020 to October 2020 and \$289.12 for November 2020 towards the arrearages on or before the last day of each month at the address below;

MIDLAND MORTGAGE 999 N.W. GRAND BOULEVARD, SUITE 100 OKLAHOMA CITY, OK 73118-6116

c). Maintenance of current monthly mortgage payments to the Movant thereafter.

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3. Should debtor(s) provide sufficient proof of payments (front & back copies of cancelled checks and/or money orders) made, but not credited, Movant shall adjust the account accordingly.

4. In the event the payments under Section 2 above are not tendered pursuant to the terms of this stipulation, the Movant shall notify Debtor(s) and Debtor's attorney of the default in writing and the Debtors may cure said default within FIFTEEN (15) days of the date of said notice. If Debtor(s) should fail to cure the default within fifteen (15) days, the Movant may file a Certification of Default with the Court and the Court shall enter an Order granting the Movant relief from the automatic stay.

- 5. The stay provided by Bankruptcy Rule 4001(a)(3) is waived.
- 6. If the case is converted to Chapter 7, the Movant shall file a Certification of Default with the court and the court shall enter an order granting the Movant relief from the automatic stay.
- 7. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.
- 8. The provisions of this stipulation do not constitute a waiver by the Movant of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the mortgage and applicable law.
 - 9. The parties agree that a facsimile signature shall be considered an original signature.

Date:	May 6, 2020		By: /s/ Rebecca A. Solarz, Esquire Attorney for Movant	
Date:_	May 13, 2020		/s/ Joseph L. Quinn, Esquire	
			Joseph L. Quinn, Esquire Attorney for Debtor	_
Date:_	May 18, 2020		/s/ LeRoy W. Etheridge, Esq. fo	or
			William C. Miller, Esquire Chapter 13 Trustee	MO OBJECTION *without prejudice to any
ORDER				trustee rights and remedies.
	ved by the Court this 19th discretion regarding entry	-	, 2020. However,	, the court

ERIC L. FRANK U.S. BANKRUPTCY JUDGE